

# Nutmeg State Financial Credit Union Electronic Disclosure Agreements

## **Electronic Banking (e-Banking) Disclosures**

This e-Banking Agreement sets forth the terms and conditions governing the provision of e-Banking to you. It describes Your (Credit Union Member) and Our (Nutmeg State Financial Credit Union) rights, responsibilities and obligations.

This system may only be used for authorized purposes. Nutmeg State Financial Credit Union and Affiliates may monitor and audit the usage of this system, and all persons are hereby notified that the use of this system constitutes consent to such monitoring and auditing. Unauthorized attempts to access, upload, and/or change information on this Web site is strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18 U.S.C. Sec. 1001 and 1030. This Web site may also contain links to other web sites. Please note that when you click on one of those links, you are moving to another Web site. Nutmeg State Financial Credit Union does not certify or control any of the content of these sites. We encourage you to read the privacy statements of these linked sites as their privacy policy may differ. Please contact us at 800.526.6933 if you require assistance.

If you are accessing a Joint Account, You agree to be jointly and severally liable, under the terms of this Agreement.

**Services.** You may access Your account to:

- Make inquiries on Your account(s).
- Make withdrawals from Your account(s). A check payable to You (the primary owner) will be mailed on the business day following the request for withdrawal to the address on record.
- Transfer funds between Your accounts.
- Transfer funds to another member's account.
- Apply for a loan.
- Make loan payments.
- Place stop payments.
- Pay bills to merchants, individuals, and others.
- Download account information in Microsoft Money, Microsoft Excel, and/or Intuit Quicken.
- Obtain tax information, including total interest paid and dividends earned.
- Obtain information on cleared checks.
- Change the password on Your account.
- Deposit checks
- Make external transfers to other financial institutions
- Download, view or print statements
- Set up automatic account alerts, letters and notifications

**Illegal Transaction Activity.** Any financial service provided by Nutmeg State Financial Credit Union may be used for any transaction permitted by law. You agree that illegal use of any financial service will be deemed an action of default and/or default and/or breach of account agreement and such financial service and/or other related services may be terminated at Nutmeg State Financial Credit Union's discretion. You further agree, should illegal use occur, to waive the right to sue Nutmeg State Financial Credit Union for such illegal activity directly or indirectly related to it. You also agree to indemnify and hold Nutmeg State Financial Credit Union harmless from any suits or legal action by you or any third party for liability directly or indirectly, resulting from such illegal use.

**Stop Payment Notification.** An online Stop Payment order is considered a written order, and will remain effective for 6 MONTHS after the date such order is placed. An online Stop Payment may be renewed in writing for any term greater than 6 months. You hereby agree to hold Nutmeg State Financial Credit Union harmless for all expenses and costs incurred by Nutmeg State Financial Credit Union on account of refusing payment of said draft and agree not to hold Nutmeg State Financial Credit Union liable on account of payment contrary to this request if same occurs through inadvertence, accident or oversight.

**Fees.** There is no charge for the general use of the Nutmeg State Financial Credit Union e-Banking System. We will charge You as prescribed in the Credit Union Fee Schedule for some individual services that are offered through the our e- Banking System. Such charges will be collected from Your account at the time You request the service.

## **Electronic Statement (e-Statement) Disclosures**

Nutmeg State Financial Credit Union is pleased to offer e-Statements service, which enables you to retrieve your statement electronically - at your convenience, from the comfort of your home or anywhere you have a computer with Internet access. This service is free to all NSFCU members.

e-Statements are great because they are:

**Faster** - e-Statements are faster than standard paper statements, so you get your information as much as two or three days earlier! You'll receive an e-mail notifying you each time your statement is ready for viewing.

**Secure** - Access to e-Statements is secure, protected by individual passwords and 128-bit encryption to prevent access or interception by others.

**Flexible** - e-Statements are presented to you in both HTML and PDF formats, allowing you to view, print and download your statement.

**e-Alerts** - By signing up for e-Statements, you will automatically begin receiving e-Alerts as well. Initially, you will be set up for notification of situations such as low account balances or overdrafts, but you will have the ability to create or remove e-Alerts of your choosing.

### **Important Disclosure**

Once you enroll in NSFCU's e-Statements service, you will no longer receive your statement on paper through the United States Postal Service. NSFCU will document and archive all statements to ensure future availability, whether produced electronically or in print. You will be promptly notified by e-mail each time your statement(s) is available. For important tax reporting reasons, you should always print and retain your December 31 year-end statement. In order to receive e-mail notification that your statement is available, you must maintain a current e-mail address. Your e-mail address can be updated through e-Banking. You must maintain a valid e-mail address in order to retain access to e-Statements.

You can cancel your enrollment in e-Statements at any time by selecting the Profile link in e-Statements and selecting the option to "Cancel current e-Statement Service". Paper Statements will automatically resume for the next statement period. To use this service, you will need a computer with Internet access and an Internet browser that supports 128-bit encryption (Microsoft Internet Explorer 5.5 or higher, AOL 5.0 or higher, and Netscape 7.0 or higher).